



# KEY FACT STATEMENT | PERSONAL LOAN

## Personal Information

Minimum age	21 years
Maximum age at the time of application date	70 Years
Nationality / Residency	Lebanese (Resident) and if non – Resident a PG is required
	<b>Employee or Self - Employed</b>
Minimum monthly income	LBP 5,000,000
Minimum period at current Work	6 months work experience

## Loan Information

Minimum loan amount	LBP 25,000,000
Maximum loan amount	LBP 700,000,000
Minimum loan period	6 Months
Maximum loan period	60 Months
Loan currency	LBP
Grace period prior penalty calculation	5 Days

## Interest rates, Fees and Charges

Interest type	Fixed
Interest calculation	Flat yearly
Interest rate value	Starting 10%
Maximum monthly payment/ income	35% if the client does not have a housing loan 45% in case the client has a housing loan
File fees	1.5% of the loan amount
Stamps fees	1.5/1000 of Gross Loan Amount
Credit risk fee	0.18% per year
Early settlement penalty	Not Applicable
Late settlement fees	14% per year of the monthly payment past due amount

## Guarantees

Personal guarantee	Case by Case Basis
Mortgage	Case by Case Basis



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## Supporting Documents

	<b>EMPLOYEE</b>	<b>SELF EMPLOYED</b>
<b>Pre-Approval Documents</b>	Copy of ID or valid passport	Copy of ID or valid passport
	Salary certificate or latest Payroll and a bank statement for the past 12 months	Bank Statement for the past 12 months , company commercial register , and bylaws
	Proof of residence or utility bill	Proof of residence or utility bill
	Personal loan application + CDR	Personal loan application + CDR

	<b>EMPLOYEE</b>	<b>SELF EMPLOYED</b>
<b>Post -Approval Documents</b>	Individual application form	Individual application form
	Terms and conditions	Terms and conditions
	Bordereau	Bordereau
	Rights & Duties	Rights & Duties
	Key fact statement	Key fact statement